

P.O. Box 85  
Emerson, NJ 07630-0085



**Gem Recovery Systems**

Phone (201) 722-8780

**EXHIBIT B**

\*\*\*\*\*AUTO\*\*SCH 5-DIGIT 07055

DELIA RODRIGUEZ

REDACTED



Date: 5/3/2018

Gem Account No.: REDACTED 518-1

Client: MONOC

Client Reference No.: REDACTED 4328

Date of Service: 8/25/2017

Balance Due: \$94.00

Dear DELIA RODRIGUEZ:

## SECOND NOTICE

Our previous attempts to help you resolve this delinquent account have been ignored. We see no reason to avoid paying the full balance on this just account. Delays will not make this matter disappear.

The records of our client still reflect that no payment has been received and that the amount remains open. If you have since made a payment on this account, please provide proof of such payment to Gem Recovery Systems at the address on this notice so that we may adjust our records.

If payment has not been made, your account will remain in collection and further collection activities will follow. Please remit your payment or contact our office to arrange for a reasonable payment schedule.

We can work with you to pay off this debt. To contact us, call (201) 722-8780.

**GEM RECOVERY IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

=====PLEASE DETACH AT PERFORATION AND RETURN WITH YOUR PAYMENT=====

If paying by check, please make checks payable to **GEM RECOVERY SYSTEMS** and write your Gem Account Number in the memo line. Please return any correspondence or payment, where appropriate, to us using the enclosed courtesy return envelope. Ensure that the return address is visible in the window of the envelope. Note that the United States Postal Service will not accept mail without postage applied. Thank you.

**You can pay your bill online at <https://Gem.SecBillPay.com>**

Gem Acct No.: REDACTED 518-1  
Client: MONOC  
Client Reference No.: REDACTED 4328  
Client ID: 13387

Please  
return to:  
➔

**Gem Recovery Systems**

PO BOX 85

EMERSON NJ 07630-0085



**Amount Due: \$94.00**

Name: DELIA RODRIGUEZ  
Series letterb List: 3/12/2018